

WHAT IS CLAIMED IS:

Sub 1
1. A method for replenishing prepaid accounts comprising the steps of:
receiving cash or equivalent from a consumer;
receiving a prepaid account identification from said consumer; and
processing a replenishment transaction wherein a cash value is added to a prepaid
5 account associated with said prepaid account identification, and wherein said prepaid account
is not associated with a merchant receiving said cash or equivalent.

2. The method of claim 1 wherein said replenishment transaction further
comprises the step of:
swiping said prepaid account card through an authorization terminal.

3. A method for replenishing prepaid accounts comprising the steps of:
receiving a bank debit card from a user at an Automated Teller Machine (ATM);
displaying a menu of financial transaction options to said user on a display at said
ATM, wherein one of said financial transaction options is a prepaid account replenishment
5 transaction; and
processing a prepaid account replenishment transaction when such an option is
selected by said user.

4. The method of claim 3 further comprising the steps of:
prompting said user to select a prepaid replenishment transaction amount; and
prompting said user to select a prepaid

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6. The method of claim 5 wherein said user identification comprises a prepaid

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8. The method of claim 7/further comprising the step of:

9. The method of claim 8 wherein said confirmation message is sent via a Short

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10. A method of providing prepaid account services to consumers comprising the steps of:

assigning prepaid accounts to said consumers;
associating said prepaid accounts with wireless telephones;
5 communicating with a banking network regarding consumer replenishment transactions; and
communicating with a prepaid engine regarding said consumer replenishment transactions.

11. The method of claim 10 wherein said communicating with said banking network step further comprises the steps of:
receiving transaction messages following individual replenishment transactions by said consumers;
5 receiving a reconciliation message summarizing substantially all individual transactions that occurred during a certain period;
reconciling said individual transactions; and
sending a message indicating the disbursement of funds associated with said replenishment transactions.

12. The method of claim 10 wherein said communicating with said prepaid engine further comprises the step of:

sending a message indicating an amount to be added to a particular prepaid account.

13. The method of claim 10 wherein said bank is a banking institution.

14. The method of claim 10 wherein said bank is an entity that supports financial transactions over a point of sale network.

Sub 21
15. A method of providing prepaid account replenishment services comprising the steps of:

receiving real time data from a bank, wherein said data comprises information related to a replenishment transaction;

5 identifying a prepaid account number from said data;
sending an update message to a prepaid engine, wherein said update message comprises information regarding an amount of money to be added to said prepaid account;

receiving summary data from said bank, wherein said summary data comprises information related to a plurality of replenishment transactions;

reconciling individual replenishment transactions by comparing said real time data with said summary data; and

sending a disbursement message to said bank, wherein said disbursement message comprises information regarding the distribution of funds associated with said replenishment transactions.

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517 16. A computer program product having computer readable medium with computer program logic recorded thereon for use in a system replenishing prepaid accounts, said computer program product comprising:

5 means for receiving real time data from a bank, wherein said data comprises information related to a replenishment transaction;
means for identifying a prepaid account from said data; and
means for sending a message to a prepaid engine, wherein said update message comprises information regarding an amount of money to be added to said prepaid account.

17. The computer program product of claim 16 further comprising:
means for receiving summary data from said bank, wherein said summary data comprises information related to a plurality of said replenishment transactions.

18. The computer program product of claim 17 further comprising:
means for reconciling individual replenishment transactions by comparing said real time data with said summary data.

19. The computer program product of claim 16 further comprising:
means for sending a disbursement message to said bank, wherein said disbursement message comprises information regarding the distribution of funds associated with said replenishment transactions.

20. The computer program product of claim 16 wherein said bank is a banking institution.

21. The computer program product of claim 16 wherein said bank is an entity that supports financial transactions over a point of sale network.

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A1

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B3